

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

In re:

Michael Scott Casey  
Stacy Lynn Casey  
Debtor(s)

Case No. 18-43198-PJS

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2018.
- 2) The plan was confirmed on 05/25/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/25/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/24/2019.
- 6) Number of months from filing or conversion to last payment: 16.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,307.55.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$35,637.50
Less amount refunded to debtor	\$3,073.87

**NET RECEIPTS:**

\$32,563.63

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,060.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,591.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** \$6,651.51

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	3,457.77	3,457.77	3,457.77	0.00	0.00
BEST BUY CREDIT SERVICES	Unsecured	852.65	NA	NA	0.00	0.00
COLONIAL SAVINGS FA	Secured	13,500.00	13,095.21	13,095.21	2,285.60	0.00
COLONIAL SAVINGS FA	Secured	0.00	0.00	0.00	23,534.40	0.00
COLONIAL SAVINGS FA	Secured	NA	652.26	652.26	92.12	0.00
CONSUMERS ENERGY	Unsecured	NA	380.68	380.68	0.00	0.00
CONSUMERS ENERGY COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY	Secured	15,954.49	14,964.67	14,964.67	0.00	0.00
GENISYS CREDIT UNION	Unsecured	NA	501.53	501.53	0.00	0.00
GENISYS CREDIT UNION	Unsecured	6,807.39	6,875.27	6,875.27	0.00	0.00
INPATIENT CONSULTANTS OF MICHIGAN	Unsecured	NA	213.61	213.61	0.00	0.00
KOHLS	Unsecured	0.00	NA	NA	0.00	0.00
MEMBER FIRST MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
NAVIANT SOLUTIONS LLC ON BEHALF OF	Unsecured	30,000.00	50,998.90	50,998.90	0.00	0.00
NORTHSTAR LOCATION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SAMUEL D SWEET PLC	Unsecured	NA	0.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	134.73	134.73	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$23,534.40	\$0.00
Mortgage Arrearage	\$13,095.21	\$2,285.60	\$0.00
Debt Secured by Vehicle	\$14,964.67	\$0.00	\$0.00
All Other Secured	\$652.26	\$92.12	\$0.00
<b>TOTAL SECURED:</b>	<b>\$28,712.14</b>	<b>\$25,912.12</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$62,562.49</b>	<b>\$0.00</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	<u>\$6,651.51</u>
Disbursements to Creditors	\$25,912.12

**TOTAL DISBURSEMENTS :** **\$32,563.63**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/23/2019

By:/s/ David Wm. Ruskin

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.